

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
LaVerne Catherine Little  
Debtor

Case No. 17-03806-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 10

Date Rcvd: Jan 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2018.

db +LaVerne Catherine Little, 17 Beacon Ct, Chambersburg, PA 17201-4819  
4968166 +Chase, P O Box 78420, Phoenix, AZ 85062-8420  
4968167 +Citizens One Auto Finance, P O Box 42113, Providence, RI 02940-2113  
4968169 +Department of Commerce FCU, C/O Silverman/Theologou, 11200 Rockville Pike Ste 520,  
Rockville, MD 20852-7105  
4968171 +Navy Federal Credit Union, P O Box 3700, Merrifield, VA 22119-3700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4968165 EDI: CAPITALONE.COM Jan 01 2018 18:43:00 Capital One Bank USA NA, PO Box 85015,  
Richmond, VA 23285  
4968168 +EDI: WFNNB.COM Jan 01 2018 18:43:00 Comenity Bank/Dress Barn, P O Box 659704,  
San Antonio, TX 78265-9704  
4968170 EDI: IRS.COM Jan 01 2018 18:43:00 Internal Revenue Service, Insolvency Admin,  
P O Box 7346, Philadelphia, PA 19101-7346  
4968172 +EDI: AGFINANCE.COM Jan 01 2018 18:43:00 One Main Financial, 6801 Colwell Blvd,  
Irving, TX 75039-3198  
4968173 +EDI: RMSC.COM Jan 01 2018 18:43:00 SYNCB/PayPal, P O Box 965005, Orlando, FL 32896-5005  
TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 04, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 1, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com  
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com  
Michael John Csonka on behalf of Debtor 1 LaVerne Catherine Little office@csonkalaw.com,  
kwhitsel@csonkalaw.com; r48114@notify.bestcase.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **LaVerne Catherine Little**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4716**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-03806-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

LaVerne Catherine Little

**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

January 1, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**